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Listing of Claims:

3. (previously presented): An apparatus for securely exchanging selected data over a public switched telephone network (PSTN), comprising:
 - a telephony server configured for controlling a telephony switch adapted for routing telephone calls through the PSTN from a sender to a receiver;
 - said telephony server configured for,
 - receiving encrypted sender authentication and receiver identification information from a sender making a call to said telephony server,
 - decrypting sender authentication and receiver identification information,
 - authenticating the sender,
 - connecting said telephony server through the telephony switch to a recipient identified in said encrypted receiver identification information,
 - authenticating the recipient,
 - transferring the connection from the sender to the recipient to allow the sender and the recipient to exchange selected data which has been encrypted for transfer over the PSTN through said telephony switch; and
 - a recording mechanism configured for creating a record for billing of communications services performed over the PSTN by said apparatus in securely connecting sender and receiver.